



U.S. Small Business Administration
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International Trade

Pru Balatero, International Trade Specialist Phone: 206-553-0051 e-mail: pru.balatero@sba.gov
 2601 Fourth Avenue, Suite 320
 Seattle, Washington 98121

PLP & Express Loan Processing Center

6501 Sylvan Road, Suite 111
 Citrus Heights, CA 95610
 Phone: 916-735-1200
 Fax: 916-735-0640

Standard 7(a) Loan Guaranty Processing Center

6501 Sylvan Road, Suite 122
 Citrus Heights, CA 95610
 Phone: 877-475-2435 (toll free)
 Fax: 916-735-1975

Loan??? E-Mail: 7aquestions@sba.gov

Loan Servicing Center

801 R Street, Suite 101
 Fresno, CA 93727
 Phone: 800-347-0922 (toll free)
 Fax: 202-481-4674
 E-mail: fsc.servicing@sba.gov

Purchase Center

145 Herndon Parkway
 Herndon, VA 20170
 Phone: 877-488-4364
 E-mail: loanresolution@sba.gov

Web Sites

Boise District Office: www.sba.gov/id
 For the General Public: www.sba.gov
 For Lender's: www.sba.gov/for-lenders
 Small Business Development Centers – Idaho: www.idahosbdc.org
 Small Business Development Centers – Oregon: <http://bizcenter.org>
 SCORE - Idaho: www.idahotvscore.org
 SCORE - Oregon: www.scorepdx.org
 How to do business in Idaho: www.idahobizhelp.org
 How to do business in Oregon: http://oregon.gov/do_business_in_oregon.shtml

SBA Policy Manuals - SOP's

50 10 - Loan Processing
 50 50 - Servicing
 50 51 - Liquidation

Over

SBA's Major Guaranty Loan Comparison Chart – October 1, 2011

	7(a) Term Loan	SBAExpress	Patriot Express	Rural Lender Advantage	Small Loan Advantage	CDC-504 Term Loan
Eligibility	For-profit business Net worth less than \$15,000,000 Net Profit less than \$5,000,000	Same as 7(a)	Same as 7(a) and be owned by a Veteran, or active duty military, or national guard member, or reservist, or current spouse, or widowed spouse of a service member who died during service or of a service connected disability	Same as 7(a) Available from lenders that have averaged of 20 or less SBA loans annually over the last 3 years	Same as 7(a) Available from PLP Lenders	Same as 7(a) Create 1 job for each \$65,000 in SBA loan funds
Loan Size	Up to \$5,000,000	Up to \$350,000	Up to \$500,000	Up to \$350,000	Up to \$250,000	\$50,000 to \$5,000,000 (\$5,500,000 for manufacturers)
Use of Proceeds	Equipment Fixtures Inventory Working Capital Refinance debt Business Acquisition Land - Buildings	Same as 7(a)	Same as 7(a)	Same as 7(a)	Same as 7(a)	Land – Building Equipment with 10 year useful life
SBA Guaranty	85% on loans \$150,000 or less 75% on loans more than \$150,000	SBA Guaranty is 50%	Same as 7(a)	Same as 7(a)	Same as 7(a)	N/A
Collateral	Generally a 1 st lien position on assets acquired with loan proceeds. Loan must be 100% secured if assets available.	Generally a 1 st lien on assets acquired with loan proceeds	Generally a 1 st lien on assets acquired with loan proceeds	Generally a 1 st lien on assets acquired with loan proceeds	Generally a 1 st lien on assets acquired with loan proceeds	Private lender holds first lien on project property for 50% of the cost SBA via a CDC holds a second lien for 40% of project cost (less if a special use property and/or a new business)
Loan Payment Terms	7 to 10 years for working capital and equipment 25 years for real estate	Revolving loans up to 7 years. 7 to 10 years for working capital and equipment 25 years for real estate	Revolving loans up to 7 years. 7 to 10 years for working capital and equipment 25 years for real estate	Same as 7(a)	Same as 7(a)	SBA debenture 10 years for equipment; 20 years for real estate Private lender must have minimum of 7 years for equipment 10 for real estate
Interest Rates	Fixed or Variable Maximum of Prime +2.25% for loans with maturity less than 7 years Maximum of Prime +2.75% for loans with maturity of 7 years and over An additional 1% on loans less than \$50,000 & additional 2% on loans less than \$25,000	Fixed or Variable Maximum of Prime +6.5% on loans less than \$50,000 and Prime +4.5% on loans over \$50,000	Same as 7(a)	Same as 7(a)	Same as 7(a)	Private Lender loan is negotiated between borrower and lender SBA loan – low fixed rate and fixed payment
SBA Fees	Fee is charged on guaranteed portion of loan. For loans \$150,000 or less is 2.0% For loans greater than \$150,000 up to \$700,000 is 3.0% For loans greater than \$700,000 is 3.5% An additional 0.25% is charged on the portion more than \$1,000,000 The SBA guaranty fee can be financed with the loan					Contact the local CDC for current fees which are generally less than 3.0% and can be financed with the loan